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EMC Insurance Companies

November 6, 1997 P.O. Box 712 • Des Moines, IA 50303-0712 • Tel. (515) 280-2511

Lowenstein, Sandler, Kohl, Fisher & Boylan
Attention: Michael David Lichtenstein Esq.
65 Livingston Avenue
Roseland, NJ 07068-1791

**Re: Group R. Co. Inc. and/or Marmon Group Environmental
Policy Number(s): MMO 71637, MMMW 72044, 72122, 72188**

Dear Mr. Lichtenstein:

This is to advise you that Employers Mutual Casualty Company did not issue Policy Number(s) MMO 71637, MMMW 72044, 72122, 7288. Those policies were all issued by the Mutual Marine Office, 330 Madison Avenue, New York, New York 10017-5001. They simply were issued with a declaration sheet of Employers Mutual Casualty Company which, at the time of issuance of those policies, was a member of a consortium of insurance companies underwriting the stated excess exposure. Since 1985 Employers Mutual Casualty Company has no longer been a member of that group. All of their exposure to claims was extinguished. New members to that pooling agreement assumed all of Employers Mutual Casualty Company's liabilities.

All of the claims are handled by the Mutual Marine Office. As the underwriting manager, all correspondence should be directed to them, and Employers Mutual Casualty Company does not need to be copied. The gentleman that you should be dealing with on environmental claims is Mr. Stephen McCarthy. Please forward all information on any additional old or new claims to Mr. McCarthy at the Mutual Marine Office. Do not refer any claims to this office, as we simply forward them on to the Mutual Marine Office without acknowledging same to you. This causes a delay in processing any information which you wish to convey. Please acknowledge this letter so that I will know that you understand its contents.

Very truly yours,

Robert L. Riley
Assistant Vice President
H.O. Claim Superintendent

RLR/smb

c: Stephen McCarthy, Assistant Loss Secretary
Mutual Marine Office, Inc.
330 Madison Avenue
New York, NY 10017-5001

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Employers Mutual Casualty Company, Des Moines
Union Insurance Company of Providence, Providence
Illinois EMCASCO Insurance, Oak Brook
EMCASCO Insurance Company, Des Moines

Employers Modern Life Company, Des Moines
Dakota Fire Insurance Company, Bismarck
American Liberty Insurance Company, Des Moines
Hamilton Mutual Insurance Company, Cincinnati